

M&F BANCORP, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2807810	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$302	\$294	-2.7%		
Loans	\$186	\$173	-7.0%		
Construction & development	\$4	\$6	45.8%		
Closed-end 1-4 family residential	\$30	\$26	-13.5%		
Home equity	\$4	\$3	-20.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-23.6%		
Commercial & Industrial	\$13	\$9	-34.0%		
Commercial real estate	\$123	\$119	-2.9%		
Unused commitments	\$24	\$27	12.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$31	\$58	87.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$3	-56.8%		
Cash & balances due	\$61	\$43	-30.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$268	\$259	-3.3%		
Deposits	\$261	\$252	-3.3%		
Total other borrowings	\$1	\$1	-7.9%		
FHLB advances	\$1	\$1	-3.0%		
Equity					
Equity capital at quarter end	\$34	\$35	1.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	11.0%	--		
Tier 1 risk based capital ratio	16.7%	17.2%	--		
Total risk based capital ratio	18.0%	18.5%	--		
Return on equity ¹	0.2%	-1.0%	--		
Return on assets ¹	0.0%	-0.1%	--		
Net interest margin ¹	4.0%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.3%	33.6%	--		
Loss provision to net charge-offs (qtr)	51.5%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.9%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	15.1%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	13.1%	14.4%	0.3%	0.0%	--
Home equity	12.2%	3.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	2.1%	0.0%	--
Commercial & Industrial	4.4%	0.0%	4.1%	0.0%	--
Commercial real estate	7.3%	5.5%	0.0%	0.0%	--
Total loans	7.9%	6.0%	0.5%	0.0%	--